

Business and Finance

1/4 of food budget goes for meat

Jerusalem Post Economic Editor

MEAT and fowl consumption of Israel's urban population averaged 40 kg. per capita annually in 1970-71, according to a survey published by the Histadrut's Consumer Authority. This was over six more than in 1965-66, as a result of increased consumption of broilers and turkey. According to these figures, meat consumption in Israel nearly equals the per capita average of Spain, although it is only about one third of the U.S. peak level. However, according to the Statistical Abstract, meat consumption per capita was already 36 kg. in 1961-70, and would by now approximate 60 kg. i.e. much more than in Spain, and one half the U.S. figure.

The Histadrut's survey found that meat accounted for just over one quarter of people's total food expenditure, with this percentage astonishingly unaffected by either size of family or size of income. (The last up to IL1,500 a month, after which it rises steeply). Of the families' aggregate spending, meat was found to account for seven to 10 per cent in most cases. Its share was less in consumption by single persons and by those in high income brackets. Altogether people spent IL730m. on meat in 1969-70, which made just IL20 a month per capita, divided equally between beef (fresh and frozen) and fowl. The trade margin was found to range between a quarter of the retail price (for fresh beef and turkey) and one third (for broiler), with about one half of the margin absorbed in each case by the cost of wholesale and retail service. Incidentally, wholesale and retail profits seem to have been biggest — in terms of per cent — in the sale of frozen beef.

Bigger profits for builders Public getting its money back



The Gad Construction Company's project on French Hill in Jerusalem, consisting of 540 apartments, is architecturally integrated with the slope of the land.

By DR. MOSHE ATER, Jerusalem Post Economic Editor

THE 1971 report of the Property and Building Corporation shows substantial expansion of activities coupled with an even bigger rise in profits. Net income after tax amounted to IL3.1m., that is over 16 per cent per share, as compared with seven per cent in 1970. Capital and reserves increased eight per cent to IL23m., while the consolidated balance sheet increased one third to IL68m.

The company's cash flow tripled in the report year and about equaled the amount of its gross profit. The company's cash dividend shows a modest increase from seven per cent to eight per cent, but a five per cent share bonus is to be added, and more capital is to be raised shortly by a rights issue in order to finance intended further growth.

sale of land, declined somewhat, but its income from dividends of subsidiaries and affiliates soared from IL1.2m. to IL2.5m. The group's total sales of real estate amounted to IL96m. in 1971 and the apartments under construction by its companies numbered 2,150 with a floor area of 250,000 sqm., which represented five per cent of the country's total private residential construction.

In Discount group

The group, which belongs to the Discount Bank concern, now includes the Bayside Land Corporation which owns about 120,000 sqm. of industrial buildings located in all major cities and leased to various enterprises. An industrial estate at Ashdod port has almost been completed and the company is now concentrating on a project in Herzliya, with two other industrial parks, of 50 dunams each, to be started shortly in Jerusalem and in Lod.

The Naveh-Yakim Company has enjoyed lively demand for the apartments it builds in north Tel Aviv, and has started a new high-class residential project on an 80-dunam area on the border of Herzliya and Ramat Hasharon, where it still holds substantial land reserves.

Gad Building Company has been active in residential construction in northern Tel Aviv, at the Bar-Ilan University, in Ramat Gan, on Mivtar Hill and French Hill in

Jerusalem. It is currently expecting final approval for two major projects near Tel Aviv, including one designed for sale to foreign residents. The company has a know-how agreement with HIBEC (Holland-Israel Building and Engineering Co.) for the application of Dutch building techniques, and having successfully tried them at its Ramat Han housing projects it plans to expand their application to other sites.

Gilat Housing and Building company has been active mainly in Ashdod, where it has developed a villa project and is now engaged in the construction of a high-rise residential building. It has sold the cinema it built in the Beersheba commercial centre and expects a high demand for the adjacent shops which it owns there.

The group's liquidity has improved considerably in the report year. At the end of 1971 its real estate amounted to IL1.5m. at cost, and other property, mainly buildings, to IL1.8m. at cost after depreciation. Its long-term debts and deposits on account of purchase options totalled IL19m. Its current liabilities increased from IL11m. to IL24m., mainly due to amounts it received as advance payments on account of flats, while its current assets soared from IL3.5m. to IL15m. Incidentally, most of the group's liquid means were concentrated in the parent company.

THIS year investors will receive an unusual amount of money back. Repayments of loans due for redemption and monies of loans which are being repaid over a number of years, after it has been decided by lottery which bonds will be withdrawn this year from circulation, will amount together to the staggering sum of about IL1,500m.

The government loans due will aggregate over half of this big total. Especially in the coming months, huge amounts will be disbursed to the public. In April, more than 100 million pounds will be paid back of government loans only. In June a similar disbursement is due. Heavy back payments are also scheduled for September and October, IL450m. and IL130m. respectively, with smaller amounts for the other months of the year.

The officials of the Bank of Israel dealing with this matter seem not to be unduly worried by the inflationary forces which can no doubt be released by this new addition to our liquid means. They point out that the majority of the money belongs to the so-called "captive market," the pension and severance pay funds and the insurance companies who are forced to buy so-called "approved investments." They have to reinvest again in similar "approved investments." Otherwise they would lose their own approval and, thereby, the important tax benefits which are granted by law to these funds.

Only 15% to spend

A major part of the remaining monies belong, so the government people say, to the bigger investment companies and to unit trusts, who are also bound by their investment policy to reinvest again in government paper. Only a limited amount, maybe 10 to 15 per cent of the total monies that are being repaid, belongs to the public which can, of course, spend the cash it receives at will.

To induce these private persons to invest a major part of the money coming to them in bonds, the authorities plan to issue, in April, a new loan with slightly better terms than those at present available. Interest will be 6.5 per cent linked to the cost-of-living index.

It has to be regretted that all bondholders, including the institutional investors, will not be offered the choice between repayment or automatic conversion in this new loan, avoiding, thereby, the cumbersome process of repayment and reinvestment for those willing to accept the terms of the new loan. An attractive conversion offer is customary abroad when important

loan repayments are due. This has also been practised with excellent results with the well-known Halls loans of the Jewish Agency.

The reason why a conversion offer is not being made for the present repayments is obvious. The government wants to save the additional one half of a per cent, or maybe one per cent, interest on the loan that the captive market, the funds, have to buy. This is probably being pennywise and pound foolish, because the economic repercussions of avoiding an attractive conversion offer may be more damaging than the actual outlay of some more money in interest payments.

Absorption loan

In addition, wage-earners have already received or will receive in the very near future certificates of the absorption loan 1968, which will be quoted on the Stock Exchange from April 1st, 1972. The total of the bonds sent to people who at the time, in 1968, often considered the deduction from their salaries as "lost money," will amount to no less than IL 170m. Although each recipient receives with the certificate, a nicely worded letter of the

Bank of Israel, encouraging him to keep the certificate, as it is proved to be a good investment, which it undoubtedly is — it may be feared that a significant part of this "windfall" will be sold, the money entering the market of consumer goods.

What will be the result of all heavy repayments together with the issuing of the absorption loan certificates? In view of the substantial sums of money involved, strengthening of the already strong inflationary tendencies in our economy must be feared. The bond market will probably weaken somewhat as the new six-and-one-half per cent index-linked bonds will force prices of comparable five-and-one-half per cent and six-and-one-half per cent loans. This ten-day is already now discernible. Since probably some of the money that is being repaid will find its way to the stock market, share prices may benefit. Already in April, the price of the new six-and-one-half per cent index-linked bonds may be less than IL 170m. Although each recipient receives with the certificate, a nicely worded letter of the

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ANNOUNCEMENT TO HOUSEWIVES CHEAP QUALITY-CHICKENS FOR PASSOVER! The Ministry of Agriculture, the Poultry Marketing Board and the Histadrut Consumers Central Authority have made a special effort to supply the market with cheaper chicken and turkey meat for Passover. FRESH CHICKENS. The consumer price to be considered reasonable varies from IL4 — IL5.50 a kg., depending on how and where they are marketed. At the open market the price will be even less. TURKEY. The wholesale price for turkey meat has been reduced from IL3.90 to IL3 a kg. and, consequently, the consumer price of turkey breast and lower parts is 50 — 60 ag. lower. DEEP-FREEZE CHICKENS. The price of deep-freeze chicken has been reduced to IL3.50 a kg. (compared to app. IL5.- for fresh chicken). The deep-freeze chickens are young table birds, of the kind the Israeli housewife is used to, freshly slaughtered under modern hygienic conditions and immediately deep-frozen to preserve their freshness and their full nutritive value. A HAPPY PASSOVER WITH POULTRY DISHES! The Poultry Marketing Board.

JOURNALISTS' ASSOCIATION, HAIFA AND THE NORTH. Tuesday, May 2, 1972 at 9.00 p.m. at the Shavit Cinema, Mt. Carmel, Haifa. HANS HABE (honorary members of the Haifa Journalists' Association, author of "Wie einst David" and other Best-Sellers) will give the first public reading (in German) from his still unpublished new book. "ERLEBNISSE UND ERFABRUNGEN". Tickets: Cafe Ritz, 5 Rehov Haim, Haifa, between 10—12 a.m. and 4—6 p.m. closed during the Passover Holidays, from March 29, to April 16, 1972. Gerber Agency, 129 Sderot Hanassi, Mt. Carmel. Admission: IL5.—, IL6.50 and IL8.—.

כיסא מן החרוץ

Readers' letters

Pains of absorption

CLERKS' TYRANNY HOUSING ABUSE

To the Editor of the Jerusalem Post... I thank you for printing the article "Andous in Arad" by Leonard Schroeter in the Weekend Magazine of March 3...

HOUSING PROBLEM

To the Editor of the Jerusalem Post... My family, with three children, arrived eight months ago... We found an empty apartment which is being vacated by a returning family...

HOUSING PROBLEM

Absorption Ministry replies: The Ministry offered Mr. Steiner flats which he declined to accept... ARNON MANTYER Acting Spokesman

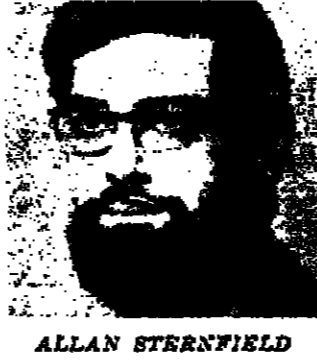
Young pianist with authority



Music Reviews

Piano recital by Alban Sternfeld... The debut of 22-year-old Allan Sternfeld did not have any of the characteristics of a first appearance...

written in 1808 during Berg's studies with Arnold Schoenberg... The Beethoven Sonata received similar treatment, which brought out its romantic character...



ALLAN STERNFELD

Beauty that pales

Vocal recital by Elizabeth Sherman... The piano part played by Miss Brunson was not always clearly enough articulated...

"Mazappa" by Liszt was a complete waste of time and effort, for there is no music in this piece, and to show off Sternfeld's impressive proficiency in octave technique there are other better works which include musical ideas...

Beauty that pales

This was particularly felt in the first part of the programme, which was devoted almost exclusively to 18th century Italian masters...

The voice of Hizkiahu

On the Radio

ANY driver who goes through a green light is to pay a fine of IL500... Mr. Hizkiahu's voice gives an added dimension to his material, which is usually quite good...

Beauty that pales

AN hour later, the Army Programme was dealing with a much more serious subject... Without wanting to belittle the importance of "Zionism for Beginners"...

SPORTS ABROAD

Stoke vs. Arsenal in F.A. semi-final

By JOHN WOSNER... Stoke City edged Manchester United 2-1 after 30 minutes extra time on Wednesday night to reach the semi-finals of the F.A. cup...

INDIAN CLUB

To the Editor of the Jerusalem Post... The Ministry of Absorption tries to absorb the new immigrants and integrate them in their new Israeli environment...

INDIAN CLUB

Since then, we have been told different stories, and finally we received a negative reply from the authorities concerning our club...

INDIAN CLUB

Absorption Ministry replies: It was decided recently to set aside two apartments for the establishment of a club for Indian immigrants in Beersheba...

Advertisement for Philco recorders. Includes image of a Philco recorder and text: "NEW IMMIGRANTS: Make your new Home with PHILCO".

Large advertisement for Audi 100 GL. Includes image of the car and text: "AUDI 100 DID IT AGAIN".

Large advertisement for Sony audio equipment. Includes image of a young boy holding a Sony cassette and text: "HEAR HERE".

Table with 5 columns: First Place, Second Place, Third Place, Fourth Place, Fifth Place. Rows list car models and their scores in various categories.

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Nablus' future

Da'ar (Histadrut) comments on the withdrawals from the municipal election race in Nablus: "The future will reveal what pressures or inducements led to what happened in Nablus and this will call for conclusions also on matters not directly connected with the elections. There is no doubt, however, that the future of the election campaign in Judea and Samaria will be determined by the scale of the measures taken by the authorities to curb it."

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SATURDAY

ARRIVALS: TWA 811, from San Francisco, Los Angeles, Hongkong, Bangkok and Bombay, 0655; BOAC 321, from London, 0945; Alitalia 738, from Rome, 1255; TWA 740, from New York and Frankfurt, 1615; TWA 540, from Los Angeles, New York, Rome and Athens, 1655; TWA 810, from Washington, Boston, Paris, Rome, 1720; BOAC 321, from London, 1910; EL AL 462, from Zurich, 1910; EL AL 462, from Zurich, 1910; EL AL 462, from Zurich, 1910.

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1. All Licensing offices;
2. Licensing department, 9 Rehov Helela Hamalka, Jerusalem;
3. Office of the Controller of Road Transport, Jerusalem, Tel Aviv-Yafo and Haifa districts;
4. Ministry of Transport (Information desk), 1 Rehov Ibn Gevrol, Tel Aviv;
5. Ministry of Transport (Information desk), Shalom Tower, Tel Aviv;
6. Motor Vehicle and Maintenance Services Branch, 10 Rehov Carlebach, Tel Aviv;
7. through the mail, to Licensing Department offices, and Department of Licensing Services, P.O.B. 276, Holon.

Licensed car dealers and insurance companies should apply to the official in charge of motor vehicles at licensing offices for a supply of sales forms. DAVID YACRIN, Licensing Department

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Applications will be accepted until June 15, 1972

Information and application forms available at the Academy's office, 10 Rehov Shmuel Hanaqfil, Jerusalem.

LARGE HAIFA COMPANY seeks

ENGLISH SECRETARY with knowledge of Hebrew, at least 5 YEARS' EXPERIENCE

Hours: 8 a.m. - 4 p.m. Excellent terms and conditions for the right person.

Please apply to No. 199, P.O.B. 4953, Haifa.

BRITISH COUNCIL LIBRARIES

Terra Sancta College 140 Rehov Hayarkon Jerusalem

Rothschild Community Centre Haifa

PASSOVER AND EASTER HOLIDAYS

The office and libraries will be closed as follows: From Wednesday, March 29, at 1.00 p.m. until Monday, April 3, inclusive, and on Tuesday afternoon, April 4 and Wednesday, April 5.

ELSCINT LTD.

SUPPLY DEPARTMENT REQUIRES:

Female Clerk-Typist

Experienced in dealing with import problems

Fluent typing in Hebrew and English

Please apply with full details to: P.O.B. 5258, Haifa.

RUBIN ACADEMY OF MUSIC JERUSALEM JERUSALEM MUNICIPALITY

Saturday, March 25, 1972 at 8.30 p.m., Khan Auditorium

An Evening of Opera Scenes and Vocal Ensembles.

Students of the Vocal Department

Directed by: Simon Sargon and Arie Zemanek

Stage Director: Benyamin Zemach

Works by: Mozart, Brahms, Beethoven, Humperdinck.

SETTLING OR RELOCATING IN JERUSALEM?

WE OFFER A COMPLETE RANGE OF SERVICES INCLUDING:

- * Interior planning of apartments and villas
- * Kitchen design
- * Interior decoration
- * Assistance in locating dwelling

HOME PLANNING

Consulting Engineers Tel. 02-528929, 8.00 a.m.-7.00 p.m. P.O.B. 3453, Jerusalem.

OLIM

We feature the most beautiful curtains in the world. 100% Dieren Ultra. 3 metres wide, obtainable in white and in colour, at factory prices. Come see and convince yourself.

IN ADDITION WE SELL ANYTHING AND EVERYTHING YOU COULD USE, AT LOWEST PRICES.

Olim Trading Company

El Al Building, 32 Rehov Ben Yehuda Tel Aviv, 6th floor Suite 630-631, Tel. 59570

Open daily: 9.00 a.m. to 5.00 p.m. non-stop. Thursday: 9.00 a.m. to 7.00 p.m. non-stop.

EXPORT ANALYST

male or female

required, capable of taking care of all details, documents, etc. of varied exports for large manufacturer.

Qualifications: experience in export, knowledge of

كيسا من الامارات

350

ART GALLERY & HANDICRAFTS

FREALISM

WALTER FERGUSON paintings

MICHAEL SHACHAM sculpture

March 26-April 25

Hours 9-13 16-19

Saturday 17-19

53 Herzl St. NAHARIYA

UNIVERSITY OF HAIFA

ANNOUNCES

THE OPENING OF M.A. studies in the Department of Education in Counselling and Special Education.

Registration opens on Sunday, March 26, 1972 and closes on Friday, April 21, 1972.

Registration forms may be obtained through the mail or from the Registrar's Office, during office hours.

Registration also continues for M.A. studies in the following departments:

- Hebrew Literature
- Jewish History
- General History
- Sociology
- Political Science

Ministry of Housing

Housing Assistance Programme for Young Couples, 1972/73

Notice to those who have registered

Due to the great number of registrants and slight mishaps in computer processing, replies will be mailed to all applicants starting the end of March and the beginning of April, 1972. All those who have registered will receive replies at the address they have indicated by the end of April.

We have vacancies in our Department Store for:

MANAGER (male or female)

We need a reliable qualified person able to run the shop independent and also to take over purchasing for our ready-made clothing, cosmetics and stationery departments. Applicants must have at least several years of experience in a similar position. Preferable age 35-50 years. Knowledge of German or English essential. We offer good salary and all social benefits.

We have also openings for saleswomen in the following departments:

1. lingerie and stockings
2. women's ready-made clothing
3. household goods
4. cosmetics and stationery.

Only women with experience should call at our office, 58 Rehov Pinsker, Tel Aviv, or after telephone appointment with Mrs. Steis, Tel. 233722, between 5 a.m.-4 p.m.

ECKMANN

Tel Aviv's oldest Department Store Dizengoff Square, Tel Aviv

Young Businessman requires

Private Teacher

whose mother tongue is English, to teach him English conversation, reading and writing.

Lessons to be given during student's free time.

Generous remuneration.

Please send applications with curriculum vitae to "Businessman" P.O.B. 4997, Tel Aviv.

Discretion assured.

PELY - Printing Works requires

- * Qualified Offset Stripper
- * Qualified Offset Photographer

Please apply to Pely Printing Works, 11 Rehov Alim Satch, Givatayim, Tel. 740811.

